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PART-I

Notifications, Orders and Declarations by Haryana Government

HARYANA GOVERNMENT

WOMEN AND CHILD DEVELOPMENT DEPARTMENT HARYANA

Notification

The 27th February, 2019

No. 334 –SW(3) 2019.— The Governor of Haryana is pleased to make a scheme namely " Subsidized Scheme for Widows through Haryana Women Development Corporation" for providing financial assistance in shape of loan to them to set up their own enterprises, so that they become economically independent and self - reliant in the fields like agriculture, industry, trade and business.

Objectives :-

- To promote activities for the welfare, development and advancement of women;
- To do and undertake the task of socio-economic, health and educational awareness for women;
- To promote, literacy, talent, skill know-how, health awareness, enterprises, spirit of entrepreneurship and business acumen among women.
- To identify trades, occupations, professions and industries which can be taken by women and to train them for such trades, occupations, professions, industries and to formulate and devise employment schemes with a view to generate self-employment.

A SCHEME FOR WIDOWS

The Scheme will be implemented through Haryana Women Development Corporation in Rural and urban areas especially for widows to become them self-reliant and improve their economic and social status.

1. ELIGIBILITY :-

Only those widows whose annual income does not exceed Rs. 3.00 lacs per annum are eligible to avail the benefit under this scheme.

2. LOANING PATTERN OF SCHEME :-

- (i) The 25% flat subsidy subject to maximum of Rs. 50,000/- will be provided on total loan not as capital subsidy. The Moratorium period will be three months after disbursement of the loan.
- (ii) Beneficiary share 10% of total loan.
- (iii) This scheme will be covered under without collateral security by the bank.
- (iv) Balance from Commercial / Nationalized Banks.
- (v) Maximum loan limit is Rs. 3.00 lacs.

An indicative list of activities which can be covered is as under:

- (i) Stitching School Uniform
- (ii) Taxi/Auto E-rickshaw
- (iii) Masala/Pickle units/food processing
- (iv) Manufacturing of carry bag
- (v) Bakery
- (vi) Dona making
- (vii) Readymade Garments/Boutique

Note: However any other viable and innovative activity can also be taken up provided it does not fall in the negative list of Industries Department & KVIB.

Skill Development Training

There will be provision of Skill Development Training (Short Term *i.e.* 60 days max.) to the widows with the tie-up of Institutes of Hotel Management, PNB, Khadi & Village Industries Board and MSME, Medium Entrepreneurship Development Programme (MEDP) & Long Entrepreneurship Development Programme (LEDP) will be conducted with the collaboration with NABARD.

3. OPERATIONALIZATION OF THE SCHEME:-

(A) State Level:-

- (i) On the basis of the funds available under this scheme an Action Plan will be drawn up every year and the district - wise targets will be fixed accordingly. The forms for availing the loan facility under this scheme will be developed and uploaded on the website.
- (ii) The subsidy amount will be released to the District Managers of concerned district by Head Office.

(B) District Level:-

- (i) The identification of women will be done at the District level by a committee consisting of the following members:-

• Additional Deputy Commissioner	-	Chairman
• Distt. Programme Officer, WCD	-	Member
• District Manager, HWDC	-	Member
• WCDPO of concerned Block	-	Member
• Lead District Manager	-	Member
• DGM NABARD	-	Member
- (ii) The spot verification should be carried out by at least two members of the committee for each applicant.
- (iii) Activities should be conducted in a profitable manner. Preference should be given to the activities based on local resources, strengths and skills.
- (iv) Projects with a stable marketing system should be identified.
- (v) Beneficiary will be entered in the inward register exclusively prepared and opened for this purpose.
- (vi) The District Managers will be overall responsible for the implementation of the Scheme within their districts.

(C) Documents required:-**(I) Essential documents to be submitted along with the application:**

- i. Aadhaar Card.
- ii. Ration Card
- iii. Project Report
- iv. Certificate regarding training or experience
- v. Available in Aadhar Card
- vi. Affidavit of not availing benefit of subsidy from other Bank, State Government & Government of India etc.
- vii. A certificate will be obtained from the applicants stating that they may be subjected to criminal prosecution, if they misappropriate the loan amount released to them.
- viii. Before the subsidy amount is released, receipt of loan to be paid and other essential documents obtainable from the applicant at the district office must be obtained.

4. MONITORING

- (a) The unit will be inspected within one month after disbursing the loan by Distt. Manager & WCDPO of the concerned block and the Inspection Report and photographs of the unit must be arranged in the file and joint inspection report along with photographs will be sent to the Head Office for information.
- (b) The production unit set up with the loan amount of the Corporation will be regularly inspected by District Manager and reports submitted to the Head Office once in six months. A copy of this will be placed in the file of the beneficiary.

5. DUTIES AND RESPONSIBILITIES OF THE DISTRICT MANAGERS

1. The District Managers will be totally responsible for the implementation of the project within their districts.
2. In all situations, the interests of the Corporation and beneficiaries must be protected.
3. Before the subsidy is released all documents and other records must be filled up by each applicant completely. These records must be suitably signed by the applicant with valid signatures.
4. The District Managers will be responsible for entire funds of the corporation spent from the district offices and for maintaining proper record of beneficiary.

Chandigarh:
The 22nd February, 2019.

DR. RAJA SEKHAR VUNDRU,
Principal Secretary to Government Haryana,
Women and Child Development Department.